

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Peter Michael Petel, Jr.  
Brenda Anne Petel  
Debtors

Case No. 19-00603-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 71

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db/jdb  
cr  
5161427 +Peter Michael Petel, Jr., Brenda Anne Petel, 37 Appler Court, Littlestown, PA 17340-1144  
5161429 +TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
5161431 +Admin Recovery, LLC/Littman Jewelers, 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809  
5161435 +American Collections Enterprise, Inc., PO Box 30096, Alexandria, VA 22310-8096  
5161438 Americollect, Inc., P.O. Box 1505, Manitowoc, WI 54221-1505  
Atlantic Credit & Finance Inc., PO Box 2001, Warren, MI 48090-2001  
+Central Credit Services LLC, 9550 Regency Square Boulevard, Suite 500,  
Jacksonville, FL 32225-8169  
5161439 +Central Credit Services LLC, PO Box 390915, Minneapolis, MN 55439-0911  
5161440 +Citi, P.O. Box 790040, Saint Louis, MO 63179-0040  
5161441 +Citizens One Auto Finance, One Citizens Drive, Riverside, RI 02915-3035  
5161442 Citizens One Auto Finance, P.O. Box 42113, Providence, RI 02940-2113  
5161443 Client Service, Inc./Chase Bank USA, 3451 Harry S. Truman Blvd.,  
Saint Charles, MO 63301-4047  
5161444 +Client Services Inc., P.O. Box 1586, Saint Peters, MO 63376-0028  
5161447 EIS Collections, P.O. Box 1398, Reynoldsburg, OH 43068-6398  
5161448 +Financial Recoveries/Gettysburg Hos, P.O. Box 1388, Mount Laurel, NJ 08054-7388  
5161450 Foster & Garbus LLP/ Target, 60 Motor Parkway, Commack, NY 11725-5710  
5161451 Goodyear Credit Plan, P.O. Box 9001006, Louisville, KY 40290-1006  
5161452 +Griffith Energy Services, Inc., 8 Sullivan Avenue, Westminster, MD 21157-4522  
5161454 Jason Tate, MD, P.O. Box 973, Westminster, MD 21158-0973  
5161455 Jason Tate, MD, 76 Frederick Street, Taneytown, MD 21787-2135  
5161456 +Justice Daniel S. Bowman, 45 D West Hanover Street, Bonneauville, PA 17325-7728  
5161457 +Littlestown Veterinary Hospital, 5010 Baltimore Pike, Littlestown, PA 17340-9323  
5161458 Meaningful Beauty, PO Box 2017, Harlan, IA 51593-0232  
5161461 +Midland Credit Management Inc./Best, PO Box 51319, Los Angeles, CA 90051-5619  
5161462 +Midland Credit Management Inc./Dicks, PO Box 51319, Los Angeles, CA 90051-5619  
5161463 +Midland Credit Management Inc./Lowes, PO Box 51319, Los Angeles, CA 90051-5619  
5161464 +Midland Credit Management/Credit On, P.O. Box 51319, Los Angeles, CA 90051-5619  
5161465 Midland Funding LLC/CITI, P.O. Box 2001, Warren, MI 48090-2001  
5161466 +North Shore Agency/Meaningful Beaut, 270 Spagnoli Road, Suite 110,  
Melville, NY 11747-3515  
5161467 Ocwen Loan Servicing LLC, P.O. Box 660264, Dallas, TX 75266-0264  
5161475 State Collection Service, Inc., PO Box 1280, Oaks, PA 19456-1280  
5161474 State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250  
5161476 +State Collection Service, Inc./Carr, 2509 Stoughton Road, Madison, WI 53716-3314  
5161477 +State Collection Service, Inc./Nort, 2509 Stoughton Road, Madison, WI 53716-3314  
5161478 State Collection Services, Inc, PO Box 1280, Oaks, PA 19456-1280  
5161479 +Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113  
5161485 +The Greenhouse, 200 Powell Place, Brentwood, TN 37027-7514  
5161487 Wells Fargo Bank N.A./Empire Today, P.O. Box 71118, Charlotte, NC 28272-1118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+EDI: GMACFS.COM May 17 2019 22:53:00 Ally Bank, serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004  
cr  
+EDI: PRA.COM May 17 2019 22:53:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5161432 E-mail/Text: ebn@americollect.com May 17 2019 18:51:58 Americollect, Inc., P.O. Box 1690,  
Manitowoc, WI 54221-1690  
5161433 EDI: ARSN.COM May 17 2019 22:53:00 ARS National Services Inc., P.O. Box 469046,  
Escondido, CA 92046-9046  
5161428 EDI: GMACFS.COM May 17 2019 22:53:00 Ally, Payment Processing Center, P.O. Box 9001951,  
Louisville, KY 40290-1951  
5166760 EDI: BECKLEE.COM May 17 2019 22:53:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5161430 +E-mail/Text: bky@americanprofit.net May 17 2019 18:52:00  
American Profit Recovery/Littlestown, 34505 West 12 Mile Road, Suite 333,  
Farmington Hills, MI 48331-3288  
5161434 E-mail/Text: ACF-EBN@acf-inc.com May 17 2019 18:51:45 Atlantic Credit & Finance Inc,  
P.O. Box 13386, Roanoke, VA 24033-3386  
5161436 E-mail/Text: cms-bk@cms-collect.com May 17 2019 18:51:51 Capital Management Services, LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
5161437 EDI: CAPITALONE.COM May 17 2019 22:53:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083  
5161445 EDI: WFNNB.COM May 17 2019 22:53:00 Comenity - Big Lots, P.O. Box 659707,  
San Antonio, TX 78265-9707  
5166781 EDI: WFNNB.COM May 17 2019 22:53:00 Comenity-Victorias Secret, PO Box 659728,  
San Antonio TX 78265-9728  
5161446 EDI: RCSFNBMARIN.COM May 17 2019 22:53:00 Credit One Bank, P.O. Box 98872,  
Las Vegas, NV 89193-8872  
5166782 EDI: RCSFNBMARIN.COM May 17 2019 22:53:00 Credit One Bank, P.O. Box 60500,  
City of Industry CA 91716-0500  
5161449 EDI: FORD.COM May 17 2019 22:53:00 Ford Credit, P.O. Box 650575, Dallas, TX 75265-0575

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5161453 E-mail/Text: credit@griffithoil.com May 17 2019 18:52:05 Griffith Energy Services, Inc.,  
P.O. Box 62632, Baltimore, MD 21264-2632

5161460 +EDI: MID8.COM May 17 2019 22:53:00 Midland Credit Management Inc., 2365 Northside Drive,  
Suite 300, San Diego, CA 92108-2709

5161459 +EDI: MID8.COM May 17 2019 22:53:00 Midland Credit Management Inc., P.O. Box 2121,  
Warren, MI 48090-2121

5161469 EDI: PRA.COM May 17 2019 22:53:00 Portfolio Recovery Associates, P.O. Box 12914,  
Norfolk, VA 23541

5161468 +E-mail/Text: paparalegals@pandf.us May 17 2019 18:52:08 Patenaude & Felix, A.P.C.,  
501 Corporate Drive, Southpointe Center, suite 205, Canonsburg, PA 15317-8584

5161470 +EDI: PRA.COM May 17 2019 22:53:00 Portfolio Recovery Associates/Old N, P.O. Box 12914,  
Norfolk, VA 23541-0914

5161471 +EDI: PRA.COM May 17 2019 22:53:00 Portfolio Recovery Associates/Walma, P.O. Box 12914,  
Norfolk, VA 23541-0914

5161473 EDI: RMCB.COM May 17 2019 22:53:00 RMCB, P.O. Box 1235, Elmsford, NY 10523-0935

5161472 E-mail/Text: Supportservices@receivablesperformance.com May 17 2019 18:52:05  
Receivables Performance Management, P.O. Box 1548, Lynnwood, WA 98046-1548

5161480 EDI: RMSC.COM May 17 2019 22:53:00 SYNCB/Amazon, P.O. Box 965013,  
Orlando, FL 32896-0013

5161482 EDI: RMSC.COM May 17 2019 22:53:00 Synchrony Bank, P.O. Box 965033,  
Orlando, FL 32896-5033

5161481 EDI: RMSC.COM May 17 2019 22:53:00 Synchrony Bank, P.O. Box 965064,  
Orlando, FL 32896-5064

5161988 +EDI: RMSC.COM May 17 2019 22:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

5161484 +E-mail/Text: paparalegals@pandf.us May 17 2019 18:52:08 TD Bank USA, N.A.,  
c/o Patenaude & Felix, A.P.C., 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584

5161486 EDI: TFSR.COM May 17 2019 22:53:00 Toyota Financial Services, P.O. Box 5855,  
Carol Stream, IL 60197-5855

5166783 EDI: WTRRN BANK.COM May 17 2019 22:53:00 Target Card Services, P.O. Box 660170,  
Dallas TX 75266-0170

5161483 EDI: WTRRN BANK.COM May 17 2019 22:53:00 Target Card Services, 3901 West 53rd Street,  
Sioux Falls, SD 57106-4216

5161488 EDI: WFFC.COM May 17 2019 22:53:00 Wells Fargo Bank, N.A., P.O. Box 5132,  
Sioux Falls, SD 57117-5132

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern, PA 19355-0701

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com; tlocondro@cgalaw.com; rminello@cgalaw.com  
Thomas E. Miller on behalf of Debtor 1 Peter Michael Petel, Jr. staff@tommillerlawoffice.com  
Thomas E. Miller on behalf of Debtor 2 Brenda Anne Petel staff@tommillerlawoffice.com  
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Peter Michael Petel Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7516**

EIN --\_-----

Debtor 2 **Brenda Anne Petel**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3535**

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-00603-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Peter Michael Petel Jr.  
aka Peter Michael Petel

Brenda Anne Petel

By the  
court:Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

5/17/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**